

STANDING CHAPTER 13 TRUSTEE ALJUANRO OLIVERAS RIVERA
REPORT OF ACTION TAKEN
MEETING OF CREDITORS

In re:

ADY AGOSTO VELAZQUEZ

Case No. 19-03753-ESL

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO*

I. Appearances Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent Joint Debtor <input type="checkbox"/> Present <input type="checkbox"/> Absent Attorney for Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent <input type="checkbox"/> Prose <input checked="" type="checkbox"/> Appearing: Roberto Figueroa, Esq.	Date & Time: 8/7/2019 8:06:00AM <input checked="" type="checkbox"/> R <input type="checkbox"/> NR LV: 0.00 <input checked="" type="checkbox"/> This is debtor(s) 1 Bankruptcy filing. Creditors: <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <u>First Bank by Ms. Norma Melchor</u> </div>
II. Oath Administered <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
III. Plan Date: 08/03/2019 Base: \$23,400.00 Payments 1 made out of 1 due. Confirmation Hearing Date: 9/4/2019 9:30:00AM Evidence of Pmt shown:	
Attorney's fees as per R. 2016(b) <div style="margin-top: 10px;"> $\\$4,000.00 - \\$132.00 = \\$3,868.00$ </div>	
IV. Status of Meeting <input checked="" type="checkbox"/> Closed <input type="checkbox"/> Not Held <input type="checkbox"/> Held/Continued <input type="checkbox"/> Held/Not Closed <input type="checkbox"/> Continued Continued Date: Comments:	
<input type="checkbox"/> M.T.D. to be filed by Trustee: Debtor(s) failed to: <input type="checkbox"/> Appear: <input type="checkbox"/> Commence payments <input type="checkbox"/> Keep payments current <input type="checkbox"/> does (do) not qualify as a debtor (§109): <input type="checkbox"/> MTD Already filed, see Docket: <input type="checkbox"/> Other:	

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(Cont.)

Trustee's Report on Confirmation

☐ FAVORABLE

☒ UNFAVORABLE

- ☐ Feasibility
- ☐ Insufficiently funded
- ☐ Unfair discrimination
- ☐ Fails disposable income
- ☐ Fails liquidation value test
- ☐ Insuarence quote

- ☐ No provision for secured creditor(s)
- ☐ Tax returns missing
 - ☐ State - years
 - ☐ Federal - years

Pending/Items/ Documents:

- ☐ DSO Recipient's Information
- ☐ Evidence of being current with DSO
- ☐ Evidence of income

- ☐ Monthly reports for the months
- ☐ Public Liability Insurance
 - ☐ Premises
 - ☐ Vehicle(s):
 - ☐ Licenses issued by:

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Trustee's objection to confirmation

☒ Objection to Confirmation

☐ Oral objection by creditor

ACP: 5

Household size: 2

Disp. Income under 1325(b)(2): -533.14

Trustee reviewed amended plan dated 8-3-2019. Debtor will further amend the plan as indicated below. Amended Schedule I was reviewed; no further changes are requested in connection with said schedule.

Pending matters:

1. FAILS DISPOSABLE INCOME TEST, §1325(b)(1)(B):

a. provide income evidence of Church contribution disclosed in Schedule I.

b. since when debtor receive income from the Church? This income is not disclosed in SOFA line 4. Income will be disclosed in SOFA. Debtor testified he has received the income since 2015, thus, SOFA needs to reflect the income from 2017 until petition.

OTHER:

a. Provision in 3.6, 3.7 and 4.6 will be amended to reflect Reliable

NOTE: Trustee has reviewed stipulation filed at Docket 16 and has no opposition.

The following party(ies) object(s) confirmation:

s/Miriam Salwen

Trustee/Presiding Officer

Date: 08/07/2019

(Rev. 05/13)